Fill in this information to identify your case:		
United States Bankruptcy Court for the :		
NORTHERN District of ILLINOIS (State)		
Case Number (If known):	_ Chapter you are filing under:  ☐ Chapter 7 ☐ Chapter 11 ☐ Chapter 12 ☐ Chapter 13	Check if this is an amended filing

### Official Form 101

### **Voluntary Petition for Individuals Filing for Bankruptcy**

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together-called a joint case-and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1:	Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1. Your f	full name		
govern	he name that is on your ment-issued picture cation (for example,	Richard First name	First name
	river's license or	William Middle name	Middle name
Dring	rour nieture	Crawford	
identific	our picture cation to your meeting e trustee.	Last name	Last name
		Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2. All oth	ner names you		
have u years	used in the last 8	First name	First name
	e your married or n names.	Middle name	Middle name
		Last name	Last name
		First name	First name
		Middle name	Middle name
		Last name	Last name
your S	he last 4 digits of Social Security	XXX - XX	XXX - XX
Individ	er or federal lual Taxpayer ication number	OR	OR
		9xx - xx	<b>9</b> xx - xx

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Document Crawford Richard William Debtor 1 Case Number (if known)

About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
Business name  Business name  EIN  EIN	Business name Business name EIN  EIN
129 Flamingo Drive Number Street	If Debtor 2 lives at a different address:  Number Street
Beecher IL 60401 City State ZIP Code  WILL County  If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	City State ZIP Code  County  If Debtor 2's mailing address is different from the one above, fill it in here. Note that the court will send any notices this mailing address.
Number Street  P.O. Box  City State ZIP Code	Number Street  P.O. Box  City State ZIP Code
Check one:  Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.  I have another reason. Explain. (See 28 U.S.C. § 1408	Check one:  Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.  I have another reason. Explain. (See 28 U.S.C. § 1408
	Business name  Business name  EIN  129 Flamingo Drive  Number Street  Beecher IL 60401  City State ZIP Code  WILL  County  If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.  Number Street  P.O. Box  City State ZIP Code  Check one:  Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.  have another reason. Explain.

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Debtor 1

Richard William Document Crawford

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Case Number (if known)

Pa	Tell the Court About You	r Bankruptcy	Case					
7.	The chapter of the Bankruptcy Code you			•			S.C. § 342(b) for Individuals k the appropriate box.	
	are choosing to file under	■ Chap	oter 7					
	undo	☐ Chap	oter 11					
		☐ Chap	oter 12					
		☐ Chap	oter 13					
8.	How you will pay the fee	local yours subm	court for more self, you may pa	details about how ay with cash, cas ment on your beh	v you may hier's ched	pay. Typically, ck, or money or	with the clerk's office in your if you are paying the fee reder. If your attorney is by with a credit card or check	
					-		n, sign and attach the s (Official Form 103A).	
		By la less pay t	iw, a judge may than 150% of th the fee in install	r, but is not requir ne official poverty	red to, wai line that a oose this o	ve your fee, an applies to your f aption, you mus	only if you are filing for Chapter 7. d may do so only if your income is family size and you are unable to st fill out the Application to Have the 1th your petition.	9
9.	Have you filed for bankruptcy within the	■ No	Nana					
	last 8 years?	☐ Yes.	District None		When	MM / DD / YY	_ Case Number YY	_
			District None		When		Case Number	
					vinen	MM / DD / YY		_
			District		When	MM / DD / YY	Case NumberYY	_
10.	Are any bankruptcy	■ No						
	cases pending or being filed by a spouse who is	☐ Yes.	Debtor				Relationship to you	_
	not filing this case with you, or by a business parter, or by affiliate?		District		When	MM / DD / YY	Case Number, if knownYY	-
			Debtor				Relationship to you	
			District		When	MM / DD / YY	Case Number, if knownYY	-
11.	Do you rent your residence?	□ No. ■ Yes.	Go to line 12 Has your landlo residence?	ord obtained an evic	ction judgme	ent against you a	nd do you want to stay in your	
					: About an E	Eviction Judgmen	<i>t Against You</i> (Form 101A) and file it wi	ith

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Debtor 1 Richard William Document Crawford Page 4 of 47

Case Number (if known) \_\_\_\_\_\_

Name of business, if any  Name of business,	<ol> <li>Are you a sole proprietor of any full- or part-time business?</li> <li>A sole proprietorship is a</li> </ol>	■ No. □ Yes.	Go to Part 4.  Name and location of	business			
Number   Street   Number   N	business you operate as an individual, and is not a separate legal entity such as		Name of business, if any				
Check the appropriate box to describe your business:    Health Care Business (as defined in 11 U.S.C. § 101(27A))   Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B))   Stockbroker (as defined in 11 U.S.C. § 101(53A))   Commodity Broker (as defined in 11 U.S.C. § 101(69))   None of the above    None of the above   None of the above	LLC. If you have more than one sole proprietorship, use a separate sheed and attach it		Number Street				
Health Care Business (as defined in 11 U.S.C. § 101(27A))   Single Asset Real Estate (as defined in 11 U.S.C. § 101(61B))   Stockbroker (as defined in 11 U.S.C. § 101(63A))   Commodity Broker (as defined in 11 U.S.C. § 101(6))   Nane of the above    If you are filling under Chapter 11, the court must know whether you are a small business debtor, you must attach your most rebalances beset, statement of operations, cash-flow statement, and federal income tax return or if any of the documents do not exist, follow the procedure in 11 U.S.C. § 1116(1)(B).   No.   I am not filling under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code.   Yes.   I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code.   Yes.   I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code.   Yes.   I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code.   Yes.   What is the hazard?   If immediate attention   Yes. What is the hazard?   If immediate attention   Yes. What is the hazard?   If immediate attention   Yes. What is the property   Number   Street   Number			City			State Zip Cod	le
Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B))   Stockbroker (as defined in 11 U.S.C. § 101(63A))   Commodity Broker (as defined in 11 U.S.C. § 101(69))   None of the above   If you are filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor. Yes addition of small business debtor. See 11 U.S.C. § 101(51D).   No.   I am filing under Chapter 11.   In the court must know whether you are a small business debtor, you must attach your most rebalances sheet, statement of operations, cash-flow statement, and federal income tax return or if any of the documents do not exist, follow the procedure in 11 U.S.C. § 1116(1)(B).   No.   I am filing under Chapter 11.   In the sharkruptcy Code.   Yes.   I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code.   Yes.   I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code.   Yes.   I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code.   Yes.			Check the appropriate	box to describe your bu	siness:		
Stockbroker (as defined in 11 U.S.C. § 101(53A))   Commodity Broker (as defined in 11 U.S.C. § 101(6))   None of the above			☐ Health Care Bus	iness (as defined in 11 U	.S.C. § 101(27A))		
Commodity Broker (as defined in 11 U.S.C. § 101(6))   None of the above    None of the above   None of the above			☐ Single Asset Re	al Estate (as defined in 1	1 U.S.C. § 101(51B))		
Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor you must attach your most re balance shedy a small business debtor?  For a definition of small business debtor, see 11 U.S.C. § 101(51D).  No. I am not filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code.  The Bankruptcy Code.  Seport If You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention  No.  What is the hazard?  If you are filing under Chapter 11, the court must know whether you are a small business debtor you must attach your most re balance sheet, statement, and feeral income tax return or if any of the documents do not exist, follow the procedure in 11 U.S.C. § 1116(1)(B).  No. I am not filing under Chapter 11.  No. I am filing under Chapter 11.  No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code.  The Bankruptcy Code.  Yes. What is the hazard?  What is the hazard?  If you are filing under Chapter 11, the court must know whether you are a small business debtor so that a spray of the definition of the definition of the definition in the Bankruptcy Code.  No. I am not filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code.  Yes. What is the hazard?  If you are filing under Chapter 11, the court must know whether you are a small business debtor according to that a small business debtor according to the definition in the Bankruptcy Code.  No. I am not filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code.  Yes. What is the hazard?  Where is the property?  Number Street			☐ Stockbroker (as	defined in 11 U.S.C. § 10	01(53A))		
Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor, so mall business debtor, see 11 U.S.C. § 101(51D).  If you are filing under Chapter 11, the court must know whether you are a small business debtor, you must attach your most re balance sheet, statement of operations, cash-flow statement, and federal income tax return or if any of the documents do not exist, follow the procedure in 11 U.S.C. § 1116(1)(B).  No. 1 am not filing under Chapter 11.  No. 1 am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code.  Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code.  Part 4:  Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention  No.  Yes. What is the hazard?  If immediate attention is needed, why is it needed?    Where is the property?			☐ Commodity Brok	er (as defined in 11 U.S.	C. § 101(6))		
Chapter 11 of the Bankruptcy Code and are you a small business debtor?  For a definition of small business debtor, see 11 U.S.C. § 101(51D).  No. I am not filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code.  Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code.  Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code.  No. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code.  Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code.  No. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code.  Yes. What is the hazard?  If immediate attention is needed, why is it needed?  Where is the property?  Number Street			☐ None of the abo	ve			
In Do you own or have any property that poses or is alleged to pose a threat of imminent and indentifiable hazard to public health or safety?  Or do you own any property that needs immediate attention?  For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?  Where is the property?  Number Street	business debtor, see	☐ No.	am filing under Chapte the Bankruptcy Code. I am filing under Chapte	r 11, but I am NOT a sma		-	
property that poses or is alleged to pose a threat of imminent and indentifiable hazard to public health or safety?  Or do you own any property that needs immediate attention?  For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?  Where is the property?  Number Street	Part 4: Report if You Own or Ha	ve Any Hazard	lous Property or Any Pro	perty That Needs Immedia	ate Attention		
property that poses or is alleged to pose a threat of imminent and indentifiable hazard to public health or safety?  Or do you own any property that needs immediate attention?  For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?  Where is the property?  Number Street		<b>.</b>					
public health or safety?  Or do you own any property that needs immediate attention?  For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?  Where is the property?  Number Street	property that poses or is alleged to pose a threat	_	What is the hazard?				
If immediate attention?  For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?  Where is the property?  Number Street	public health or safety? Or do you own any						
Where is the property?  Number Street	immediate attention? For example, do you own perishable goods, or livestock that must be fed, or a building		If immediate attention is	s needed, why is it neede	d?		
Number Street	tnat needs urgent repairs?						
Other 700 C			Where is the property?				
Ott. 7ID C							
CITY State ZIP C				City	<del></del> ,	State ZIP	Code

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Debtor 1

Part 5:

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Case Number (if known)

William Richard Crawford

Tell the court whether you have received a briefing about credit counseling.

> The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

#### About Debtor 1:

**Explain Your Efforts to Receive a Briefing About Credit Counseling** 

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any,

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing a	about
credit counseling because of:	

Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me

to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

#### About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any,

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. approved You must file a certificate from the agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about
credit counseling because of:

Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me

> to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court. Case 16-17865 Doc 1 Filed 05/27/16 Entered 05/27/16 14:20:25 Desc Main Document Page 6 of 47

Debto	<sub>r 1</sub> Richard	vviiliam	Crawford	Case Number (if k	nown)
	First Name	Middle Name	Last Name		
Dav	46.				
Par	t 6: Answer These Question	ns for Reporting Purposes			
16.	What kind of debts do you have?	as "incurred by an i	individual primarily for a per	ts? Consumer debts are defir rsonal, family, or household pu	• , ,
		Yes. Go to line	17.		
		money for a busine	ess or investment or through	s? Business debts are debts to the operation of the business	-
		□No. Go to line □Yes. Go to line			
		16c. State the type of de	bts you owe that are not co	onsumer debts or business de	bbts.
17.	Are you filing under Chapter 7?	No. I am not filing	under Chapter 7. Go to lin	ne 18.	
	Do you estimate that after any exempt property is			mate that after any exempt pronds will be available to distribu	•
	excluded and	No.			
	administrative expenses	☐Yes.			
	are paid that funds will be				
	available for distribution to unsecured creditors?				
		<b>■</b> 1-49	<b>□</b> 1,000-	5.000	<b>2</b> 5,001-50,000
18.	How many creditors do you estimate that you	■ 1-49 □ 50-99	☐ 1,000- ☐ 5,001-		☐ 50,001-100,000
	owe?	☐ 100-199	□ 10,00°		☐ More than 100,000
		200-999		,	
19.	How much do you	\$0-\$50,000	 □ \$1,000	0,001-\$10 million	□\$500,000,001-\$1 billion
	estimate your assets to	\$50,001-\$100,000		00,001-\$50 million	□\$1,000,000,001-\$10 billion
	be worth?	\$100,001-\$500,000	\$50,00	00,001-\$100 million	□\$10,000,000,001-\$50 billion
		☐ \$500,001-\$1 million	n □\$100,0	000,001-\$500 million	☐More than \$50 billion
20.	How much do you	\$0-\$50,000	\$1,000	0,001-\$10 million	□\$500,000,001-\$1 billion
	estimate your liabilities	\$50,001-\$100,000	\$10,00	00,001-\$50 million	□\$1,000,000,001-\$10 billion
	to be?	\$100,001-\$500,000	\$50,00	00,001-\$100 million	□\$10,000,000,001-\$50 billion
		□ \$500,001-\$1 million	1 \$100,0	000,001-\$500 million	☐ More than \$50 billion
Par	17. Sign Below				
For	you	I have examined this peti correct.	tion, and I declare under pe	enalty of perjury that the inforn	nation provided is true and
			·	that I may proceed, if eligible, ef available under each chapte	under Chapter 7, 11,12, or 13 er, and I choose to proceed
		- ·		ree to pay someone who is no required by 11 U.S.C. § 342(b	ot an attorney to help me fill out r).
		•	·	e 11, United States Code, spec	·
		-	an result in fines up to \$250	property, or obtaining money on 0,000, or imprisonment for up	or property by fraud in connection to 20 years, or both.
		★ /s/ Richard Wil		×	
		Signature of Debtor	r <b>1</b>	Signatu	ire of Debtor 2
		Executed on _ 05/2	27/2016	Execute	ed on
			M / DD / YYYY	LYGCOLG	MM / DD / YYYY

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Debtor 1	Richard	William	Crawford	Case Number (if known)
	First Name	Middle Name	Last Name	

For your attorney, if you are represented by one

if you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

✗ /s/ Jon Kurt Clasing	Date: 05/27/2016
Signature of Attorney for Debtor	MM / DD / YYYY
Jon Kurt Clasing	
Printed name	
Geraci Law L.L.C.	
Firm name	
55 E. Monroe St., #3400	
Number Street	
Chicago	IL 60603
City	State ZIP Code
Contact Phone312-332-1800	Email addressndil@geracilaw.com
6301418	IL
Bar number	State

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Fill in this in	formation to identi	ify your case:	
Debtor 1	Richard	William	Crawford
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court for	the : <u>NORTHERN</u> District of	ILLINOIS (State)
Case Number (If known)	r		

### Official Form 106Sum

### **Summary of Your Assets and Liabilities and Certain Statistical Information**

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

Part 1:	Summarize Your Assets	
		Your assets Value of what you own
	le A/B: Property (Official Form 106A/B) y line 55, Total real estate, from Schedule A/B	\$ 11,000
1b. Cop	y line 62, Total personal property, from Schedule A/B	\$ 5,818
1c. Cop	y line 63, Total of all property on Schedule A/B	\$ 16,818
Part 2:	Summarize Your Liabilities	
		Your liabilities Amount you owe
	be D: Creditors Who Have Claims Secured by Property (Official Form 106D)  y the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$15,359
	e E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) y the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$0
3b. Сору	y the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$15,300
Part 3:	Summarize Your Liabilities	
	e I: Your Income (Official Form 106I) our combined monthly income from line 12 of Schedule I	\$2,643.73
	e <i>J: Your Expenses</i> (Official Form 106J) our monthly expenses from line 22c of <i>Schedule J</i>	\$2,564.00

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Debtor 1 Richard William Crawford Case Number (if known)

First Name Middle Name Last Name **EntriesDescription AssetsAmount LiabilitiesAmount Answer These Questions for Administrative and Statistical Records** 6. Are you filing for bankruptcy under Chapter 7, 11 or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. Yes 7. What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official \$821.10 Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14. 9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F: Total claim From Part 4 of Schedule E/F, copy the following: \$ 0.00 9a. Domestic support obligations (Copy line 6a.) \$ 0.00 9b. Taxes and certain other debts you owe the government. (Copy line 6b.)  $_{0.00}$ 9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.) 9d. Student loans. (Copy line 6f.) \$ 0.00

\$ 0.00

\$ 0.00

\$ 0.00

priority claims. (Copy line 6g.)

9g. Total. Add lines 9a through 9f.

9e. Obligations arising out of a separation agreement or divorce that you did not report as

9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)

Fill in Abia in	Caso 16 179			Entered 05/27/16 1	4:20:25	Desc	Main	
Fill in this in	formation to identify you	ur case and this filing	g:	0 of 47				
Debtor 1	Richard	William	Crawford					
Daktar 0	First Name	Middle Name	Last Name					
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name					
United States	Bankruptcy Court for the :	NORTHERN District	of <u>ILLINOIS</u>					
Case Number			(State)				Check if this	is an
(If known)						а	mended filin	ıg
Official F	orm 106A/B							
Schedul	e A/B: Proper	ty						12/15
category where esponsible for pages, write yo	you think it fits best. Be supplying correct inforr ur name and case numb	e as complete and ac mation. If more space er (if known). Answe	curate as possible. If two man e is needed, attach a separate	its in more than one category, I rried people are filing together, sheet to this form. On the top an Interest In	both are equal	lly		
	vn or have any legal or e	quitable interest in a	ny residence, building, land,	or similar property?				
No.	Describe							
163.	Describe		What is the property? Check	all that apply.	Do not deduct	secured claim	ns or exemptions	s. Put
129 Flami	ingo Drive		Single-family home			•	claims on Sched Secured by Pro	
Street addre	ess, if available, or other des	cription	Duplex or multi-unit building					
			Condominium or cooperativ		Current value entire propert		Current value portion you	
Beecher		IL 60401	Manufactured or mobile hor	ne		10,500.00		10,500.00
City	S	itate ZIP Code	Investment property		\$	10,500.00	\$	10,500.00
,			Timeshare		Describe the	naturo of ve	ur ownorshir	
County			Other		Describe the interest (such	=	=	
			Who has an interest in the p	roperty? Check one.	the entireties,	, or a life es	tat), if known.	
			Debtor 1 only					
			Debtor 2 only					
			Debtor 1 and Debtor 2 only				nmunity prop	erty
			At least one of the debtors a	and another	(see instru	actions)		
			Other information you wish property identification number	to add about this item, such as per:	local			
2 Add the dol	llar value of the portion v	you own for all of you	ur entries fro Part 1, including	any entries for names				
		•	•		>			\$10,500.00
Part 2:	Describe Your Vehicles							,
Do you own, le	ease, or have legal or eq	u lease a vehicle, als	o report it on Schedule G: Exe	registered or not? Include any v cutory Contracts and Unexpired				
Yes.	Describe	Ford	Who has an interest to the	remember 2. Oktober 1				
	Лаке: Лodel:	Explorer	Who has an interest in the p  Debtor 1 only	roperty? Check one.	the amount of a	any secured c	s or exemptions laims on Sched	lule D:
		2004	Debtor 2 only				Secured by Pro	
	/ear:	103,000	Debtor 1 and Debtor 2 only		Current value entire propert		Current valu portion you	
Α	Approximate Mileage:	103,000	At least one of the debtors a	and another		•		
С Г	Other information:		Check if this is commun	nity property (see	\$	2,568.00	\$	2,568.00
			instructions)					

Debtor 1

Richard Case 16-17865 William

Doc 1

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Desc Main

			homes, ATVs and other recreational vehicles, other vehicles, and accessories ors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories		
	ριες. Βοαίς, παπ √0.	icis, mot	ors, personal watercraft, fishing vessers, showmonies, motorcycle accessories		
	es. Describ	oe			
		-	portion you own for all of your entries fro Part 2, including any entries for pages		\$ 2,568.00
you hav	ve attached fo	or Part 2	2. Write that number here>		, ,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,
Part 3:	Describe Y	Your Per	rsonal and Household Items		
Do you ov	vn or have an	y legal	or equitable interest in any of the following items?		Current value of the portion you own? Do not deduct secured claims or exemptions
	hold goods a				
	ples: Major appl No.	liances, f	urniture, linens, china, kitchenware		
	ro. /es. Describ	ne.			
	2000		Furniture, linens, small appliances, table & chairs, bedroom set	\$1,000	
07. Electr	onics				\$ <u>1,000.0</u> 0
Exam	ples: Televisions		dios; audio, video, stereo, and digital equipment; computers, printers, scanners; music including cell phones, cameras, media players, games		
\	es. Describ	oe	Flat screen TV, computer, printer, media player, cell phone	\$300	
					\$300.00
Exam stamp	, coin, or baseb	and figuri	nes; paintings, prints, or other artwork; books, pictures, or other art objects; collections; other collections, memorabilia, collectibles		
<b>—</b> —.	√o. ∕es. Describ	20			
Ш.	es. Describ	Je			\$0.00
	ment for spor				
and k			iic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes nusical instruments		
	es. Describ	oe			
<b>10. Firear</b> Exam		es, shoto	guns, ammunition, and related equipment		\$0.00
1	No.				
П,	es. Describ	oe			\$ 0.00
11. Clothe	es				Ψ
		clothes, f	furs, leather coats, designer wear, shoes, accessories		
	√o. ∕es. Describ	ne			
	Co. Describ	JC	Everyday clothes, shoes, accessories	\$100	
12. Jewel Exam gold,	ples: Everyday j	jewelry, c	costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems,		\$ <u>100.0</u> 0
1	No.				
∐\	es. Describ	oe			\$0.00
	arm animals	hirda L			
	ples: Dogs, cats No.	s, viias, n	IOI SES		
<b>—</b> —.	es. Describ	oe			
					\$0.00

Debtor 1 Richard Case 16-17865 William

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Flori Money	Adda at a At

14.	Any other No.	personal and ho	ousehold items you did not already list, including any health aids you did not list			
	Yes.	Describe	Books, CDs, DVDs & Family Photos	\$50	\$	50.00
			of your entries from Part 3, including any entries for pages you have attached er here			\$1,450.00
	Part 4:	Describe Your Fin	ancial Assets			
Do	you own or	have any legal	or equitable interest in any of the following?		Current value o portion you own Do not deduct sec or exemptions	n?
16.	Cash Examples: No. Yes.	Money you have in	your wallet, in your home, in a safe deposit box, and on hand when you file your petition		¢	0.00
17.		Checking, savings	or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, f you have multiple accounts with the same institution, list each.		<b>*</b>	0.00
	Yes.	Describe	Account Type: Institution name: Checking Account  Midland Bank		\$ \$	300.00 1,800.00
18.	· ·		ublicly traded stocks ment accounts with brokerage firms, money market accounts		<u> </u>	.,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,
19.	Yes.		Institution or issuer name: and interests in incorporated and unincorporated businesses, including an interest in		\$	0.00
	No. Yes.	Describe	Name of Entity and Percent of Ownership:		\$	0.00
20.	Negotiable	instruments includ	e bonds and other negotiable and non-negotiable instruments e personal checks, cashiers' checks, promissory notes, and money orders. The those you cannot transfer to someone by signing or delivering them.			
	Yes.	Describe	Issuer name:		\$	0.00
21.		t or pension acc Interests in IRA, El	counts RISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans			
	Yes.	Describe	Type of account and Institution name:		•	0.00
22.	Your share		payments sits you have made so that you may continue service or use from a company andlords, prepaid rent, public utilities (electric, gas, water), telecommunications		<b>-</b>	
	Yes.	Describe	Institution name or individual:		¢	0.00
23.	Annuities (	(A contract for a	periodic payment of money to you, either for life or for a number of years)		₽	
24.	Yes.		Issuer name and description:  RA, in an account in a qualified ABLE program, or under a qualified state tuition program.		\$	0.00
	26 U.S.C. § No. Yes.	\$\$ 530(b)(1), 529A(	(b), and 529(b)(1).  Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c):			
25.	Trusts, equ		interests in property (other than anything listed in line 1), and rights or powers		\$	0.00
	No. Yes.	Describe				0.00

Debtor 1

Case 16-17865 Richard

Doc 1

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Document Page 13 of 47 Jumber (if known) 26. Patents, copyrights, trademarks, trade secrets, and other intellectual property Examples: Internet domain names, websites, proceeds from royalties and licensing agreements Yes Describe..... 0.00 27. Licenses, franchises, and other general intangibles Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses No. Describe..... 0.00 Money or property owed to you? Current value of the portion you own? Do not deduct secured claims or exemptions 28. Tax refunds owed to you Describe..... 0.00 29. Family support Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement Nο Describe..... Yes. 0.00 30. Other amounts someone owes you Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else No. Yes. Describe..... 0.00 31. Interest in insurance policies Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance No. Company Name & Beneficiary: Describe..... Yes. 0.00 32. Any interest in property that is due you from someone who has died If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died. No. Yes. Describe..... 0.00 33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment Examples: Accidents, employment disputes, insurance claims, or rights to sue No. Describe..... Yes. 0.00 34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights No. Yes. Describe..... 0.00 35. Any financial assets you did not already list No. Describe..... 0.00

36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached

for Part 4. Write that number here .....---

\$300.00

Richard Case 16-17865 William

Filed 05/27/16
Crawford
Document
Last Name Doc 1

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Desc Main

Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.	
37. Do you own or have any legal or equitable interest in any business-related property?	
No.	
L∐Yes.	Current value of the portion you own? Do not deduct secured claims or exemptions
38. Accounts receivable or commissions you already earned No.	
Yes. Describe	\$ 0.00
39. Office equipment, furnishings, and supplies  Examples: Business-related computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices  No.	<u> </u>
Yes. Describe	\$ 0.00
40. Machinery, fixtures, equipment, supplies you use in business, and tools of your trade  No.	
Yes. Describe	\$ 0.00
41. Inventory No.	\$
Yes. Describe	\$ 0.00
42. Interests in partnerships or joint ventures	
No. Name of Entity and Percent of Ownership:  Yes. Describe	7
43. Customer lists, mailing lists, or other compilations  No.	\$0.00
Yes. Describe	\$ 0.00
44. Any business-related property you did not already list	\$ <u>0.0</u> 0
No.  Yes. Describe	\$0.00
45. Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached	
for Part 5. Write that number here>	\$ 0.00
Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.  If you own or have an interest in farmland, list it in Part 1.	
46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?	
No.  Yes. Describe	
47. Farm animals	\$0.00
Examples: Livestock, poultry, farm-raised fish  No.	
Yes. Describe	\$ 0.00
48. Crops—either growing or harvested  No.	
Yes. Describe	
49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade	\$0.00
No.  Yes. Describe	
_	\$0.00

Debtor 1 Richard Case 16-17865 Doc 1 Filed 05/27/16 Entered 05/27/16 14:20:25 Desc Main Page 15 of This Name Page

50. Farm and fishing supplies, chemicals, and feed		
Yes. Describe		
51. Any farm- and commercial fishing-related property you did not already list		\$ <u>0.0</u> 0
No. Yes. Describe		
		\$0.00
52. Add the dollar value of all of your entries from Part 6, including any entries for page for Part 6. Write that number here	- •	\$0.00
Part 7: Describe All Property You Own or Have an Interest in That You Did Not List A	Above	
53. Do you have other property of any kind you did not already list?  Examples: Season tickets, country club membership		
Yes. Describe		\$
54. Add the dollar value of all of your entries from Part 7. Write that number here	>	\$0.00
Part 8: List the Totals of Each Part of this Form		
55. Part 1: Total real estate, line 2		\$ 10,500.00
56. Part 2: Total vehicles, line 5	\$ 2,568.00	
57. Part 3: Total personal and household items, line 15	\$ 1,450.00	
58. Part 4: Total financial assets, line 36	\$ 300.00	
59. Part 5: Total business-related property, line 45	\$ 0.00	
60. Part 6: Total farm- and fishing-related property, line 52	\$ 0.00	
61. Part 7: Total other property not listed, line 54	\$ 0.00	
62. <b>Total personal property.</b> Add lines 56 through 61	\$ 4,318.00	\$ 4,318.00
63. Total of all property on Schedule A/B. Add line 55 + line 62		\$14,818.00

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Fill in this information to identify your case:							
Debtor 1	Richard	William	Crawford				
	First Name	Middle Name	Last Name				
Debtor 2							
(Spouse, if filing)	First Name	Middle Name	Last Name				
United States	Bankruptcy Court for	the : <u>NORTHERN</u> District of _	ILLINOIS(State)				
Case Number	r		— (Otate)				
(If known)							

### Official Form 106C

### Schedule C: The Property You Claim as Exempt

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on Schedule A/B: Property (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of Part 2: Additional Page as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions-such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds-may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1: Identif	y the Property You Claim as Exempt	t .		
Which set of ex	emptions are you claiming? Check	k one only, even if your sp	ouse is filing with you.	
You are clai	ming state and federal nonbankrupt	cy exemptions . 11 U.S.C.	§ 522(b)(3)	
You are clai	ming federal exemptions. 11 U.S.C.	§ 522(b)(2)		
For any propert	y you list on <i>Schedule A/B</i> that yo	ou claim as exempt, fill in	the information below.	
•	on of the property and line on hat lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
		Copy the value from Schedule A/B	Check only one box for each exemption	
Brief description:	129 Flamingo Drive Beecher IL 60401 - Primary Residence	\$ <u>11,000</u>	\$15,000	735 ILCS 5/12-901 - \$15,000.00
Line from Schedule A/B:	01		100% of fair market value, up to any applicable statutory limit	
Brief description:	2004 Ford Explorer with over 103,000 miles.	\$ 2,568		735 ILCS 5/12-1001(c) - \$2,400.00 735 ILCS 5/12-1001(b) - \$168.00
Line from Schedule A/B:	03		100% of fair market value, up to any applicable statutory limit	
Brief description:	Furniture, linens, small appliances, table & chairs, bedroom set	\$_1,000	<b></b>	735 ILCS 5/12-1001(b) - \$1,000.00
Line from Schedule A/B:	06		100% of fair market value, up to any applicable statutory limit	
Brief description:	Flat screen TV, computer, printer, media player, cell phone	\$ <u>300</u>	<b></b> \$	735 ILCS 5/12-1001(b) - \$300.00
Line from Schedule A/B:	07		100% of fair market value, up to any applicable statutory limit	
official Form 1060	Record # 705745	Schedule C: 1	he Property You Claim as Exempt	Page 1 of 2

Case 16-17865 Doc 1 Filed 05/27/16

Richard

William

Document

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Debtor 1

Middle Name

Additional Page Part 2: Brief description of the property and line on Current value of the Amount of the exemption you claim Specific laws that allow exemption Schedule A/B that lists this property portion you own Copy the value from Check only one box for each exemption Schedule A/B 735 ILCS 5/12-1001(a),(e) - \$100.00 Brief Everyday clothes, shoes, description: accessories \$ 100 Line from 100% of fair market value, up to 11 Schedule A/B: any applicable statutory limit 735 ILCS 5/12-1001(a) - \$50.00 Brief Books, CDs, DVDs & Family \$ 50 description: Photos 100% of fair market value, up to Line from 14 Schedule A/B: any applicable statutory limit Brief Checking Account, Midland Bank, 735 ILCS 5/12-1001(b) - \$1,800.00 \$ 1,800 description: Line from 100% of fair market value, up to 17 Schedule A/B: any applicable statutory limit 3. Are you claiming a homestead exemption of more than \$155,675? (Subject to adjustment on 4/01/16 and every 3 years after that for cases filed on or after the date of adjustment.) Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case? ☐ No ☐ Yes. 705745 Official Form 106C Record # Schedule C: The Property You Claim as Exempt Page 2 of 2

	nformation to ident	iny your case.		8 of 4			
Debtor 1	Richard	William	Crawfor	rd			
	First Name	Middle Name	Last Name				
Debtor 2							
(Spouse, if filing)	First Name	Middle Name	Last Name				
United State	s Bankruptcy Court for	the : <u>NORTHERN</u>				_	
Case Number	er		(State)			Check if thi	s is an
(If known)						amended fi	ling
Official F	orm 106D						
· -	. D. Cuadita	Wha Have	Claims Secured	har Duamantar			1
=				lies. You have nothing else	to report on this form.		
Yes. F	ill in all of the inform		·	ules. You have nothing else	to report on this form.		
Part 1:	List All Secured Cla	aims			Column A	Column A	Column
Part 1:	List All Secured Cla	aims creditor has more tha	an one secured claim, list the articular claim, list the	creditor separately		Column A  Value of collateral that supports this	Column Unsecur
Part 1:	List All Secured Cla ecured claims. If a claim. If more than	creditor has more the		creditor separately reditors in Part 2.	Column A Amount of claim	Value of collateral	Unsecur
Part 1: 2. List all s for each As much	List All Secured Cla ecured claims. If a claim. If more than	creditor has more the	articular claim, list the other cr	creditor separately reditors in Part 2. itors name.	Column A  Amount of claim  Do not deduct the	Value of collateral that supports this	Unsecur portion
Part 1:  2. List all s for each As much  2.1 Super Creditor	List All Secured Cla ecured claims. If a c claim. If more than as possible, list the ior Choice CU	creditor has more the	articular claim, list the other crail al order according to the cred	creditor separately reditors in Part 2. itors name.	Column A  Amount of claim  Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecur portion If any
Part 1: 2. List all s for each As much 2.1 Super Creditor Po Bo	ecured claims. If a claim. If more than as possible, list the claim Choice CU	creditor has more the	articular claim, list the other cr al order according to the cred Describe the property tha	creditor separately reditors in Part 2. itors name.	Column A  Amount of claim  Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecur portion If any
Part 1:  2. List all s for each As much  2.1 Super Creditor	List All Secured Cla ecured claims. If a c claim. If more than as possible, list the ior Choice CU	creditor has more the	articular claim, list the other cr al order according to the cred Describe the property that 129 Flamingo Drive Beec Residence	creditor separately reditors in Part 2. itors name.  t secures the claim:	Column A  Amount of claim  Do not deduct the value of collateral  \$ 15,359.00	Value of collateral that supports this claim	Unsecur portion If any
Part 1: 2. List all s for each As much 2.1 Super Creditor Po Bo	ecured claims. If a claim. If more than as possible, list the claim Choice CU	creditor has more the	Describe the property that  129 Flamingo Drive Beeck Residence  As of the date you file, the	creditor separately reditors in Part 2. itors name.	Column A  Amount of claim  Do not deduct the value of collateral  \$ 15,359.00	Value of collateral that supports this claim	Unsecur portion If any
Part 1:  2. List all s for each As much  2.1 Super Creditor' Po Bo.	ecured claims. If a claim. If more than as possible, list the for Choice CU is Name x 127	creditor has more the	Describe the property that  129 Flamingo Drive Beeck Residence  As of the date you file, the	creditor separately reditors in Part 2. itors name.  t secures the claim:	Column A  Amount of claim  Do not deduct the value of collateral  \$ 15,359.00	Value of collateral that supports this claim	Unsecur portion If any
Part 1:  2. List all s for each As much  2.1 Super Creditor Po Bo Number	ecured claims. If a claim. If more than as possible, list the for Choice CU is Name x 127	creditor has more the one creditor has a pa claims in alphabetic	Describe the property that  129 Flamingo Drive Beeck Residence  As of the date you file, the	creditor separately reditors in Part 2. itors name.  t secures the claim:	Column A  Amount of claim  Do not deduct the value of collateral  \$ 15,359.00	Value of collateral that supports this claim	Unsecur portion If any
2. List all s for each As much 2.1 Super Creditor Po Bo Number  Superi City	ecured claims. If a claim. If more than as possible, list the for Choice CU is Name x 127	creditor has more the one creditor has a per claims in alphabetic with the control of the contro	Describe the property that  129 Flamingo Drive Beeck Residence  As of the date you file, the Unliquidated	creditor separately reditors in Part 2. itors name.  t secures the claim: cher IL 60401 - Primary	Column A  Amount of claim  Do not deduct the value of collateral  \$ 15,359.00	Value of collateral that supports this claim	Unsecur portion If any
2.1 Super Creditor Po Bo. Number City	ecured claims. If a claim. If more than as possible, list the for Choice CU is Name x 127  Street	creditor has more the one creditor has a per claims in alphabetic with the control of the contro	articular claim, list the other crail order according to the cred  Describe the property that  129 Flamingo Drive Beec Residence  As of the date you file, the Contingent Unliquidated Disputed  Nature of Lien. Check all the	creditor separately reditors in Part 2. itors name.  t secures the claim: cher IL 60401 - Primary	Column A  Amount of claim  Do not deduct the value of collateral  \$ 15,359.00	Value of collateral that supports this claim	Unsecur portion If any
2.1 Super Creditor Po Bo. Number City	ecured claims. If a claim. If more than as possible, list the for Choice CU s Name x 127 Street	creditor has more the one creditor has a per claims in alphabetic with the control of the contro	articular claim, list the other crail order according to the cred  Describe the property that  129 Flamingo Drive Beec Residence  As of the date you file, the Contingent Unliquidated Disputed  Nature of Lien. Check all the	creditor separately reditors in Part 2. itors name.  t secures the claim: cher IL 60401 - Primary claim is: Check all that apply that apply.	Column A  Amount of claim  Do not deduct the value of collateral  \$ 15,359.00	Value of collateral that supports this claim	Unsecur portion If any
2.1 Super Creditor Po Bo Number  Superi City  Who owe	ecured claims. If a claim. If more than as possible, list the for Choice CU s Name x 127  Street  or  sthe debt? Check or 1 only 12 only 13 and Debtor 2 only	creditor has more the one creditor has a proclaims in alphabetic claims in State Zip Code me.	articular claim, list the other crail order according to the cred  Describe the property than 129 Flamingo Drive Beeck Residence  As of the date you file, the Contingent Unliquidated Disputed  Nature of Lien. Check all the An agreement you made car loan)  Statutory lien (such as ta	creditor separately reditors in Part 2. itors name.  t secures the claim: cher IL 60401 - Primary e claim is: Check all that apply that apply. (such as mortgage or secured ox lien, mechanic's lien)	Column A  Amount of claim  Do not deduct the value of collateral  \$ 15,359.00	Value of collateral that supports this claim	Unsecur portion If any
2.1 Super Creditor Po Bo Number  Superi City  Who owe	ecured claims. If a claim. If more than as possible, list the for Choice CU s Name x 127  Street	creditor has more the one creditor has a proclaims in alphabetic claims in State Zip Code me.	articular claim, list the other crail order according to the cred  Describe the property that  129 Flamingo Drive Beeck Residence  As of the date you file, the Contingent Unliquidated Disputed  Nature of Lien. Check all the Car loan) Statutory lien (such as ta Judgment lien from a law	creditor separately reditors in Part 2. itors name.  t secures the claim: cher IL 60401 - Primary  e claim is: Check all that apply that apply. (such as mortgage or secured ix lien, mechanic's lien)	Column A  Amount of claim  Do not deduct the value of collateral  \$ 15,359.00	Value of collateral that supports this claim	Unsecur portion If any
2.1 Super Creditor Po Bo Number  Superi City  Who owe Debto Debto At leas	ecured claims. If a claim. If more than as possible, list the for Choice CU s Name x 127  Street  or  sthe debt? Check or 1 only 12 only 13 and Debtor 2 only	wil 54880 State Zip Code	articular claim, list the other crail order according to the cred  Describe the property than 129 Flamingo Drive Beeck Residence  As of the date you file, the Contingent Unliquidated Disputed  Nature of Lien. Check all the An agreement you made car loan)  Statutory lien (such as ta	creditor separately reditors in Part 2. itors name.  t secures the claim: cher IL 60401 - Primary  e claim is: Check all that apply that apply. (such as mortgage or secured ix lien, mechanic's lien)	Column A  Amount of claim  Do not deduct the value of collateral  \$ 15,359.00	Value of collateral that supports this claim	Unsecur portion If any

		Caso 16 17	7965 Doc	1 Filod 05/27/16	Entered 05/27/16 14:20	0:25	Desc Main	1
Fill	in this inf	formation to identify y	our case:		9 of 47			
Deb	tor 1	Richard	William	Crawford				
		First Name	Middle Name	Last Name				
Deb	tor 2							
(Spot	ise, if filing)	First Name	Middle Name	Last Name				
Unit	ed States	Bankruptcy Court for the :	<u>NORTHERN</u> Di					
Cas	e Number			(State)			Check if	f this is an
(If k	nown)						amende	ed filing
Offic	cial Fo	orm 106E/F						
Sche	edule	E/F: Creditors	s Who Have	Unsecured Claims				12/15
ist the / <i>B: Pr</i> redito eeded	other paroperty (Cors with party), copy the any addite	arty to any executory o Official Form 106A/B) a artially secured claims	contracts or unexpand on Schedule ( s that are listed in out, number the ear name and case)	pired leases that could result in a G: Executory Contracts and Une. Schedule D: Creditors Who Have entries in the boxes on the left. A number (if known).	s and Part 2 for creditors with NONPRI( a claim. Also list executory contracts o <i>xpired Leases</i> (Official Form 106G). Do <i>re Claims Secured by Property</i> . If more ttach the Continuation Page to this page	on Schedu o not inclu e space is	ule ude any	
1. <b>Do</b>	any cred	ditors have priority un	secured claims aç	gainst you?				
	No. Go	to Part 2.						
	Yes.							
ea	ch claim	listed, identify what type	e of claim it is. If a	claim has both priority and nonpri	ecured claim, list the creditor separately ority amounts, list that claim here and shing to the creditor's name. If you have mo	now both p	priority and	
			<del>-</del>		lds a particular claim, list the other credit	ors in Par	t 3.	
(Fo	or an exp	lanation of each type of	of claim, see the ins	structions for this form in the instru	,	al claim	Priority	Nonpriority
							amount	amount
Part	2: L	ist All of Your NONPRIC	ORITY Unsecured C	Claims				
3. <b>Do</b>	any cred	ditors have nonpriority	unsecured claim	ns against you?				
	No. You	u have nothing to repor	rt in this part. Subr	mit this form to the court with your	other schedules.			
	Yes.							
no inc	npriority ( luded in l	unsecured claim, list the	e creditor separate e creditor holds a p	ely for each claim. For each claim	or who holds each claim. If a creditor ha listed, identify what type of claim it is. Do tors in Part 3.If you have more than three	not list cl	laims already	
	Capital	ONE BANK USA N			NULL			Total claim \$ 2,239.00
4.1	Creditor's N			Last 4 digits of account number	<del></del>			φ <u>2,200.00</u>
	15000 C	Capital One Dr		When was the debt incurred?	2008-2016			
	Number	Street						
				As of the date you file, the claim	is: Check all that apply.			
	Richmor	nd VA	A 23238	Contingent Unliquidated				
W	City /ho owes	Sta	ate Zip Code	Disputed				
	Debtor 1			_				
	Debtor 2	2 only		Type of NONPRIORITY unsecure	d claim:			
	Debtor 1	I and Debtor 2 only		Student loans				
	At least	one of the debtors and and	other	Obligations arising out of a separ				
	_	if this claim relates to a inity debt		that you did not report as priority  Debts to pension or profit-sharing				
İs		n subject to offest?		Pents to bension or brong-sharing	g pians, and other similal debts			
ļ	No			Other. Specify Credit Card of	or Credit Use			
	Yes							

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Debtor 1 Richard William Page 20 of 47 Case Number (if known)

sting any entries on this page, number them	beginning with 4.4, followed by 4.5, a	nd so forth.	Total Clair
Chase CARD	Last 4 digits of account number _	NULL	<b>\$_4</b> ,637.00
Creditor's Name	_		
Po Box 15298	When was the debt incurred?	2008-2016	
Number Street			
	As of the date you file, the claim is	: Check all that apply.	
Wilesiantes PE 40050	Contingent		
Wilmington DE 19850	Unliquidated		
City State Zip Code  Vho owes the debt? Check one.	Disputed		
Debtor 1 only	_		
Debtor 2 only	Type of NONPRIORITY unsecured	claim:	
Debtor 1 and Debtor 2 only	Student loans		
At least one of the debtors and another	Obligations arising out of a separat	ion agreement or divorce	
Check if this claim relates to a	that you did not report as priority cl		
community debt	Debts to pension or profit-sharing p	plans, and other similar debts	
s the claim subject to offest?	_		
No	Other. Specify Credit Card or	Credit Use	
Yes		NILII I	. 0.440.0
CITI	Last 4 digits of account number _	NULL	\$ <u>3,146.0</u>
Creditor's Name Po Box 6241	When was the debt incurred?	2011-2016	
Number Street	When was the dept incurred:	<del></del>	
Number Street			
	As of the date you file, the claim is	: Check all that apply.	
Sioux Falls SD 57117	Contingent		
City State Zip Code	Unliquidated		
Vho owes the debt? Check one.	Disputed		
Debtor 1 only			
Debtor 2 only	Type of NONPRIORITY unsecured	claim:	
Debtor 1 and Debtor 2 only	Student loans		
At least one of the debtors and another	Obligations arising out of a separat	ion agreement or divorce	
Check if this claim relates to a	that you did not report as priority cl	aims	
community debt	Debts to pension or profit-sharing p	plans, and other similar debts	
s the claim subject to offest?			
No	Other. Specify Credit Card or	Credit Use	
Yes Discover FIN SVCS LLC	Last 4 digits of account number _	NULL	<b>\$</b> 5,278.0
Creditor's Name		<del></del>	
Po Box 15316	When was the debt incurred?	2012-2016	
Number Street			
	As of the date you file, the claim is	: Check all that apply.	
	Contingent	,	
Wilmington DE 19850	Unliquidated		
City State Zip Code	Disputed		
Vho owes the debt? Check one.			
Debtor 1 only	T ( NONDRIODITY	al-dus.	
Debtor 2 only  Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured  Student loans	Ciaiiii:	
=	Obligations arising out of a separat	ion agreement or divorce	
At least one of the debtors and another	that you did not report as priority cl	-	
Check if this claim relates to a community debt	Debts to pension or profit-sharing p		
s the claim subject to offest?	bears to bension or bront-stiguing t	nano, and other ominal depts	
No	Other. Specify Credit Card or	Credit Use	
Yes	Carlot. Opcomy	<del></del>	

example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

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Richard Debtor 1

William

**Document** 

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Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. § 159. Add the amounts for each type of unsecured claim.

			Total claim	
Total claims	6a. Domestic support obligations	6a.	\$	0.00
nom Fait i	6b. Taxes and Certain other debts you owe the government	6b.	\$	0.00
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$	0.00
	6d. <b>Other.</b> Add all other priority unsecured claims. Write that amount here.	6d.	\$	0.00
	6e. <b>Total.</b> Add lines 6a through 6d.	6e.	\$	0.00
			Total claim	
Total claims	6f. Student loans	6f.		0.00
Total claims from Part 2	6f. Student loans  6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6f. 6g.	\$	0.00
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority		\$	-
	<ul> <li>6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims</li> <li>6h. Debts to pension or profit-sharing plans, and other</li> </ul>	6g.	\$\$	0.00

			6 17965 Dog	1 Filod 05/	07/16 En			4:20:25	Desc Ma	ain	
Fill	in this in	formation to ide	entify your case:			2 of	47				
Del	btor 1	Richard	William	Crav	wford						
		First Name	Middle Name	Last Nar	ne						
	btor 2 ouse, if filing)	First Name	Middle Name	Last Nar	ne						
Uni	ited States	Bankruptcy Court	for the : <u>NORTHERN</u>								
	se Number			(State)						eck if this is an	
		orm 1060							ame	ended filing	
		orm 1060		II							12/15
Be as Inform additio	complete ation. If n onal page:	and accurate a nore space is n s, write your na	s possible. If two marri	-	ether, both are e	equally respo	onsible for sup t to this page.	plying correct On the top of a	ny		
	_	-	-	court with your other sch	nedules. You hav	ve nothing els	e to report on t	his form.			
				ne contracts or leases ar							
ex	-	nt, vehicle leas		om you have the contractions for this form				-			
P	erson or	company with	whom you have the co	ntract or lease		Si	tate what the c	ontract or lease	e is for		
2.1	Pheasa	nt Lake Estates									
	Name One Phe	easant Circle									
	Number	Street									
	Beecher			IL 60401							
2.2	City			State Zip Code							
	Name										
	Number	Street									
	City			State Zip Code							
	City			State Zip Code							
2.3	Name				<del></del>						
	Number	Street									
	City			State Zip Code							
2.4											
	Name										
	Number	Street									
	City			State Zip Code	<del></del>						
2.5											
_	Name										
	Number	Street									

State Zip Code

City

Official Form 106G

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Fill in this information to identify your case:				
Debtor 1	Richard William		Crawford	
	First Name	Middle Name	Last Name	
Debtor 2	-			
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States I	Bankruptcy Court for	the : <u>NORTHERN</u> District of _	ILLINOIS(State)	
Case Number				
(If known)				

12/15

### Official Form 106H

Schedule H: Your Codebtors

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

uiiy 7	any Additional Pages, write your name and case number (if known). Answer every question.									
1. [	1. Do you have any codebtors? (If you are filing a joint case, do not list either spouse as a codebtor.)									
	■ No. □ Yes									
	2. Within the last 8 years, have you lived in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Lousiiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)									
	No.	Go to line 3.								
	Yes	s. Did your spouse, former spou	use, or legal equivalent live with you	at the time?						
		Yes. Inwhich community state	e or territory did you live?	Fill in th	ne name and current address of that person.					
		Name of your spouse, former spouse or	legal equivalent							
		Number Street								
		City	State	Zip Code						
	Schedu Schedu	=	only if that person is a guarantor or edule E/F (Official Form 106E/F), o at Column 2.	_	-					
3.1					Schedule D, line					
	Name	9			Schedule E/F, line					
	Num	ber Street			Schedule G, line					
	City		State	Zip Code						
3.2					Schedule D, line					
	Name	9			Schedule E/F, line					
	Num	ber Street			Schedule G, line					
	City		State	Zip Code						
3.3					Schedule D, line					
	Name	9			Schedule E/F, line					
	Num	ber Street			Schedule G, line					
	City		State	Zip Code						

Official Form 106H Record # 705745 Schedule H: Your Codebtors Page 1 of 1

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Fill in this in	formation to ident			
Debtor 1	Richard	William	Crawford	
Debtor 2	First Name	Middle Name	Last Name	
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States	Bankruptcy Court for	the : <u>NORTHERN DISTRICT C</u>	OF ILLINOIS	
Case Number	r			

Official Form 106I

MM / DD / YYYY

### **Schedule I: Your Income**

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	Tt 1: Describe Employment				
1.	Fill in your employment information		Debtor 1		Debtor 2 or non-filing spouse
	If you have more than one job, attach a separate page with information about additional employers.	Employment status	X Employed Not employed		Employed  Not employed
	Include part-time, seasonal, or self-employed work.	Occupation	Sales Associate		
	Occupation may Include student or homemaker, if it applies.	Employers name Employers address	Advance Auto par		
			Roanoke, VA 2401	2	3
		How long employed there?	1 year		
Pa	rt 2: Give Details About Month	ly Income	rave nothing to report fo	r any line, write \$0 in the se	pages Include your pap filing
	spouse unless you are separated. If you or your non-filing spouse ha lines below. If you need more space	ve more than one employer, comb	ine the information for a		
				For Debtor 1	For Debtor 2 or non-filing spouse
2.	<ol> <li>List monthly gross wages, salary and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.</li> </ol>			\$821.10	\$0.00
3.	Estimate and list monthly overti	me pay.		\$0.00	\$0.00
4.	Calculate gross income. Add line	e 2 + line 3.		\$821.10	\$0.00

 Official Form 106I
 Record # 705745
 Schedule I: Your Income
 Page 1 of 2

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Document Crawford William Richard Debtor 1 Case Number (if known) \_ First Name Middle Name

			For Debtor 1	For Debt	or 2 or g spouse
Cop	by line 4 here	4.	\$821.10	\$	0.00
5. List al	I payroll deductions:				
5a.	Tax, Medicare, and Social Security deductions	5a.	\$151.67		\$0.00
5b.	Mandatory contributions for retirement plans	5b.	\$0.00		\$0.00
5c.	Voluntary contributions for retirement plans	5c.	\$0.00		\$0.00
5d.	Required repayments of retirement fund loans	5d.	\$0.00		\$0.00
5e.	Insurance	5e.	\$24.70		\$0.00
5f.	Domestic support obligations	5f.	\$0.00		\$0.00
5g.	Union dues	5g.	\$0.00		\$0.00
5h.	Other deductions. Specify:	5h.	\$0.00		\$0.00
3. Add th	e payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e +5f	+ 5g +5h. 6.	\$176.37		\$0.00
7. Calcul	ate total monthly take-home pay. Subtract line 6 from line 4	7.	\$644.73	\$	0.00
8. List all	other income regularly received:	_	•		
8a.	Net income from rental property and from operating a b	usiness,			
	profession, or farm				
	Attach a statement for each property and business showin receipts, ordinary and necessary business expenses, and				
	monthly net income.	8a.	\$0.00		\$0.00
8b.	Interest and dividends	8b.	\$0.00		\$0.00
8c.	Family support payments that you, a non-filing spouse, dependent regularly receive	or a 8c.	\$ 0.00		\$ 0.00
	Include alimony, spousal support, child support, maintenar	nce, divorce			
	settlement, and property settlement.				
8d.	Unemployment compensation	8d.	\$0.00		\$0.00
8e.	Social Security	8e.	\$1,999.00		\$0.00
8f.	Other government assistance that you regularly receive	8f.	\$0.00		\$0.00
	Include cash assistance and the value (if known) of any no	on-cash			
	assistance that you receive, such as food stamps (benefits Supplemental Nutrition Assistance Program) or housing su Specify:	ubsidies.			
8g.	Pension or retirement income	8g.	\$0.00		\$0.00
8h.	Other monthly income. Specify:	8h.	\$0.00		\$0.00
Add	l all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g	g + 8h. 9.	\$1,999.00		\$0.00
	culate monthly income. Add line 7 + line 9.  the entries in line 10 for Debtor 1 and Debtor 2 or non-filing	10. spouse.	\$2,643.73	+ \$0	0.00
Inclination of the Double Special Special Additional Special S	te all other regular contributions to the expenses that you ude contributions from an unmarried partner, members of your friends or relatives.  Into tinclude any amounts already included in lines 2-10 or an acify:  If the amount in the last column of line 10 to the amount in the that amount on the Summary of Schedules and Statistical	our household, your dependen nounts that are not available to	o pay expenses listed	I in <i>Schedule J</i> . e.	

Fi	ll in this in	formation to identify yo	ur case:				
D	ebtor 1	Richard First Name	William  Middle Name	Crawford  Last Name	Check if t		
D	ebtor 2					amended filing upplement showing po	st-petition chapter 13
(S	pouse, if filing)	First Name	Middle Name	Last Name		me as of the following	
		Bankruptcy Court for the : _	NORTHERN DISTRICT	OF ILLINOIS			
	ase Number If known)			<u> </u>	"""	, 55, 1111	
Off	icial F	orm 106J			1 1	eparate filing for Debto	
Sc	hedul	e J: Your Exp	enses				12/14
more ques	space is r			ple are filing together, both ar the top of any additional pago			
	s this a joi						
	X No. C	So to line 2.  Does Debtor 2 live in a s					
		Yes. Debtor 2 must	file a separate Sched	ule J.			
2.	_	ave dependents?	X No		Dependent's relationshi Debtor 1 or Debtor 2	ip to Dependent's age	Does dependent live with you?
	Do not lis Debtor 2	st Debtor 1 and		nt this information for ndent			X No
	Do not st names.	ate the dependents'					Yes  X No  Yes
3.	expense	expenses include s of people other than and your dependents?	X No Yes				
Pa	rt 2:	stimate Your Ongoing Mo	nthly Expenses				
expo	enses as o applicable	f a date after the bankru date.	ptcy is filed. If this is	nless you are using this form a supplemental <i>Schedule J</i> , c		-	
	-	-	=	ance if you know the value Income (Official Form 106I.)			Your expenses
4.	The rent	al or home ownership e	xpenses for your resi	dence. Include first mortgage	payments and		
	-	for the ground or lot.				4.	\$819.00
		cluded in line 4:				<b>4</b> a.	\$0.00
			enter's insurance				\$0.00
		pperty, homeowner's, or r				4b.	\$75.00
		me maintenance, repair, meowner's association o				4c. 4d.	\$75.00
	-u. 110	moowner a association of	. condominant dues			<del>4</del> u.	Ψ0.00

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Richard William

Middle Name

Debtor 1

First Name

Document

Last Name

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Case Number (if known)

Your expenses \$0.00 5 Additional Mortgage payments for your residence, such as home equity loans 6. **Utilities:** \$200.00 6a. 6a. Electricity, heat, natural gas \$0.00 6b. Water, sewer, garbage collection \$203.00 Telephone, cell phone, internet, satellite, and cable service \$ 0.00 Other. Specify: 6d. \$500.00 7. 7. Food and housekeeping supplies \$0.00 8. 8. Childcare and children's education costs \$125.00 9. Clothing, laundry, and dry cleaning 10. \$60.00 10. Personal care products and services \$150.00 11. Medical and dental expenses 11. \$289.00 **Transportation.** Include gas, maintenance, bus or train fare. 12. Do not include car payments. \$75.00 13. Entertainment, clubs, recreation, newspapers, magazines, and books Charitable contributions and religious donations 14. \$0.00 14. 15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. \$0.00 15a. 15a Life insurance \$0.00 15b. Health insurance 15b. \$63.00 15c. Vehicle insurance 15c. \$0.00 15d. 15d. Other insurance. Specify: 16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. \$0.00 16 17. Installment or lease payments: \$0.00 17a. 17a. Car payments for Vehicle 1 \$0.00 17b. Car payments for Vehicle 2 17b \$0.00 17c. 17c. Other. Specify:\_ \$0.00 17d. Other. Specify: 17d. 18. Your payments of alimony, maintenance, and support that you did not report as deducted \$0.00 from your pay on line 5, Schedule I, Your Income (Official Form 106I). 18. 19. Other payments you make to support others who do not live with you. \$0.00 19. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. Mortgages on other property 20a. \$ 0.00 20b. \$ 0.00 20b. Real estate taxes \$ 0.00 20c. Property, homeowner's, or renter's insurance 20c. \$ 0.00 20d. 20d. Maintenance, repair, and upkeep expenses \$ 0.00 20e 20e. Homeowner's association or condominium dues

Official Form 106J Record # 705745

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William Richard Debtor 1 Case Number (if known) \_ First Name Middle Name Last Name \$5.00 Postage/Bank Fees (\$5.00), 21. 21. Other. Specify: \$2,564.00 22.. Your monthly expense: Add lines 4 through 21. 22. The result is your monthly expenses. 23. Calculate your monthly net income. \$2,643.73 23a. 23a. Copy line 12 (your comibined monthly income) from Schedule I. \$2,564.00 23b. Copy your monthly expenses from line 22 above. 23b.-\$79.73 23c. Subtract your monthly expenses from your monthly income. 23c. The result is your monthly net income. 24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage? X No Explain Here: Yes.

Official Form 106J Record # 705745 Schedule J: Your Expenses Page 3 of 3

Fill in this information to identify your case:						
Debtor 1	Richard	William	Crawford			
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States	Bankruptcy Court for	the : <u>NORTHERN</u> District of	_ <u>ILLINOIS</u> (State)			
Case Number (If known)	Г					

### Official Form 106 Dec

### **Declaration About an Individual Debtor's Schedules**

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below	
Did you pay or agree to pay someone who is NOT an	attorney to help you fill out bankruptcy forms?
No	
Yes. Name of Person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
Under penalty of perjury, I declare that I have read th correct.	e summary and schedules filed with this declaration and that they are true and
/s/ Richard William Crawford	<b>x</b>
Signature of Debtor 1	Signature of Debtor 2
Date 05/27/2016	Dete
MM / DD / YYYY	Date MM / DD / YYYY

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			ocument rade
Fill in this in	formation to identif	y your case:	
Debtor 1	Richard	William	Crawford
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court for the	ne: <u>NORTHERN</u> District of	ILLINOIS (State)
Case Number (If known)			_

### Official Form 107

### Statement of Financial Affairs for Individuals Filing for Bankruptcy

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

numb	number (if known). Answer every question.							
Pa	til: Give Details About Your Marital Status and Where Yo	u Lived Before						
01.	o1. What is your current marital status?							
	Married							
	Not married							
	_							
02	During the last 3 years, have you lived anywhere other tha	n where you live now	1?					
	No.	A See also de code como co	Para and a second					
	Yes. List all of the places you lived in the last 3 years. Do	not include where yo	uu iive now.					
	Debtor 1	Dates Debtor 1	Debtor 2:	Dates Debtor 2				
		lived there		lived there				
	Nithin the last 8 years, did you ever live with a spouse or l property states and territories include Arizona, California, and Wisconsin.)							
	No.							
	Yes. Make sure you fill out Schedule H: Your Codebtors (	Official Form 106H).						
	<u></u>							
Pa	Explain the Sources of Your Income							

Case 16-17865 Doc 1 Filed 05/27/16 Entered 05/27/16 14:20:25 Desc Main Page 31 of 47 Document Richard Debtor 1 William Crawford Case Number (if known) First Name Middle Name Last Name 04 Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. ☐ No. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Check all that apply (before deductions and Check all that apply (before deductions and exclusions) exclusions) Wages, commissions, Wages, commissions, \$3,519 From January 1 of current year until bonuses, tips bonuses, tips the date you filed for bankruptcy: Operating a business Operating a business Wages, commissions, \$4,691 Wages, commissions, For last calendar year: bonuses, tips bonuses, tips (January 1 to December 31, 2015) Operating a business Operating a business Wages, commissions, Wages, commissions. \$0 For the calendar year before that: bonuses, tips bonuses, tips (January 1 to December 31, 2014) Operating a business Operating a business 05 Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Describe below. (before deductions and Describe below. (before deductions and exclusions) exclusions) \$1,999/month Social Security From January 1 of current year until Disability the date you filed for bankruptcy: Social Security \$23,988 For last calendar year: Disability (January 1 to December 31, 2015) Social Security \$23,988 For last calendar year:

Official Form 107

(January 1 to December 31, 2014)

Record # 705745

Disability

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Last Name

Document Page 32 of 47 Richard William Crawford Case Number (if known) \_

		I									
ż	art 3:	List Ce	ertain Payments You Made Before You File	d for Bankruptcy							
06	Are eith	re either Debtor 1's or Debtor 2's debts primarily consumer debts?									
	No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."  During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,225* or more?										
		☐ No. Go to line 7.									
	Yes. List below each creditor to whom you paid a total of \$6,225* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.  * Subject to adjustment on 4/01/16 and every 3 years after that for cases filed on or after the date of adjustment.										
	Yes. <b>Debtor 1 or Debtor 2 or both have primarily consumer debts.</b> During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more?										
		□ No	o. Go to line 7.								
	Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.										
				Dates of payments	Total amount paid	Amount you still o	we Was this payment for				
			Superior Choice CU Po Box 127 Superior WI 54880	Monthly	\$ 621	\$ 14,738	Mortgage Car Credit card Loan repayment Suppliers or vendors Other				
07	Insiders corpora agent, in	include tions of ncluding	efore you filed for bankruptcy, did you ma e your relatives; any general partners; rela which you are an officer, director, persor g one for a business you operate as a sol upport and alimony.	atives of any general in control, or owner	partners; partnerships of 20% or more of their	of which you are a general voting securities; and an	y managing				
		. List all	payments to an insider.								
	_		. ,	Dates of payment	Total amount paid	Amount you still owe	Reason for this payment				
08	an insid	er?	efore you filed for bankruptcy, did you ma	,,,	transfer any property or	n account of a debt that b	enefited				
	Yes	. List all	payments to an insider.								
		ī		Dates of payment	Total amount paid	Amount you still owe	Reason for this payment Include creditor's name				
P	art 4:	Identify	y Legal actions, Repossessions, and Fore	closures							

Debtor 1

First Name

Middle Name

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Crawford Richard William Debtor 1 Case Number (if known) First Name Middle Name Last Name Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. Yes. Fill in the details. Nature of the case Court or agency Status of the case 10 Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11 Yes. Fill in the information below. 11 Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt? No. Go to line 11 Yes. Fill in the information below. 12 Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official? No. Yes. **List Certain Gifts and Contributions** 13 Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person? No. Yes. Fill in the details for each gift. 14 Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity? Yes. Fill in the details for each gift. List Certain Losses Part 6: 15 Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling? No. Yes. Fill in the details for each gift. Part 7: **List Certain Payments or Transfers** Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition? Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy. Yes. Fill in the details **Party Contact Info** Description and value of any property transferred Date payment Amount of payment or transfer Geraci Law L.L.C. Payment/Value: \$1,895.00: \$665.00 55 E. Monroe Street #3400 paid prior to filing. balance to be paid Chicago, IL 60603 after case filing.

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Page 34 of 47 Document William Crawford Richard Debtor 1 Case Number (if known) \_ Last Name First Name Middle Name Party Contact Info Description and value of any property transferred Date payment Amount of payment

				or transfe	
	Hananwill Credit Counseling	Credit Counseling Services	3	2016	\$25.00
	115 N. Cross St.				_ <del></del>
	Robinson, IL 62454	•			
	NODITISOTI, IL 02434	-			
		-			
F	Within 1 year before you filed for bankruptcy promised to help you deal with your creditor Do not include any payment or transfer that	rs or to make payments to your cre		er any property to any	one who
ı	No.				
· 1	Yes. Fill in the details.				
١					
t I	Within 2 years before you filed for bankrupto ransferred in the ordinary course of your bu nclude both outright transfers and transfers Do not include gifts and transfers that you h	usiness or financial affairs? s made as security (such as the gra	inting of a security interes		
ı	No.				
, I	Yes. Fill in the details for each gift.				
L					
	Nithin 10 years before you filed for bankrup peneficiary? (These are often called asset-p		o a self-settled trust or si	milar device of which	you are a
	_	,			
, 	No.  Yes. Fill in the details for each gift.				
١	<b>_</b>				
Don	List Certain Financial Accounts, Instru	uments. Safe Deposit Boxes. and Stor	age Units		
S	Within 1 year before you filed for bankruptc sold, moved, or transferred? nclude checking, savings, money market, o nouses, pension funds, cooperatives, assoc	r other financial accounts; certifica	ites of deposit; shares in l	-	
	_	, , , , , , , , , , , , , , , , , , , ,			
	No.				
I	Yes. Fill in the details.	1 4 4 dinita - 4	Town of account on	D-4	l h -l h -f
		Last 4 digits of account number	instrument	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer
	Oo you now have, or did you have within 1 years, or other valuables?	rear before you filed for bankruptcy	, any safe deposit box or	other depository for s	ecurities,
	, 				
ļ	No.				
Į	Yes. Fill in the details.	Who also had access to 142	Deposits the sent out		Do you still
		Who else had access to it?	Describe the content	S	Do you still have it?
2 <b>F</b>	lave you stored property in a storage unit o	or place other than your home withi	n 1 year before you filed f	or bankruptcy?	
	_	•	- -	- <b>-</b>	
	No.				
	Yes. Fill in the details.		Describe the content		
Į	<b>_</b>	Who also has as hed access to 140			Do you still
ļ		Who else has or had access to it?	Describe the content		Do you still have it?
			Describe the content	3	-
Pai	t 9: Identify Property You Hold or Control		Describe the content	3	-
Par			Describe the content	3	-
Par			Describe the content		-

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Debtor 1	Richard	William	Crawford	Case Number (if known)						
	First Name	Middle Name	Last Name							
	o you hold or control a	any property that someon	e else owns? Include any property	you borrowed from, are storing for, or ho	ld in trust					
	No.									
	Yes. Fill in the details	S.								
		When	e is the property?	Describe the property	Value					
Part	Give Details Abo	out Environmental Informati	on							
For th	ne purpose of Part 10,	the following definitions a	pply:							
ha	■ Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material.									
	■ Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.									
		ns anything an environme aterial, pollutant, contami	ntal law defines as a hazardous w nant, or similar term.	aste, hazardous substance, toxic						
Repo	rt all notices, releases,	and proceedings that you	know about, regardless of when	they occurred.						
24 H	las any governmental i	unit notified you that you i	may be liable or potentially liable ι	nder or in violation of an environmental la	ıw?					
	No.									
[	Yes. Fill in the details	S.								
-	_		rnmental unit	Environmental law, if you know it	Date of notice					
25 H	lave you notified any o	overnmental unit of any re	elease of hazardous material?							
	_	overmiental ante et any is	nouse of mazardous material.							
	No. Yes. Fill in the details	3								
-	Tes. I ill ill the details		ernmental unit	Environmental law, if you know it	Date of notice					
26 H	lave you been a party i	n any judicial or administi	rative proceeding under any enviro	onmental law? Include settlements and ord	lers.					
	No.									
L	Yes. Fill in the details		<b>.</b>	Natura of the same	04-4					
		Cour	t or agency	Nature of the case	Status of the case					
Part	Give Details Abo	out Your Business or Connec	ctions to Any Business							
27 <b>y</b>	Vithin 4 years before ye	ou filed for bankruptcy, di	d you own a business or have any	of the following connections to any busin	ess?					
	A sole proprieto	r or self-employed in a tra	de, profession, or other activity, ei	ther full-time or part-time						
	A member of a li	mited liability company (L	LC) or limited liability partnership	(LLP)						
	A partner in a pa	rtnership								
	=	or, or managing executive								
	An owner of at le	east 5% of the voting or eq	uity securities of a corporation							
	No. None of the above	ve applies. Go to Part 12.								
		• •	etails below for each business.							
_	_									
	Vithin 2 years before yourstitutions, creditors, c		d you give a financial statement to	anyone about your business? Include all	financial					
	No.									
	Yes. Fill in the details	S.								
		Date is	ssued							

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 ebtor 1
 Richard
 William
 Crawford
 Case Number (if known)

 First Name
 Middle Name
 Last Name

o.g.: 201011								
I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both.  18 U.S.C. §§ 152, 1341, 1519, and 3571.								
✗ /s/ Richard William Crawford	×							
Signature of Debtor 1	Signature of Debtor 2							
Date 05/27/2016 MM / DD / YYYY	Date							
Did you attach additional pages to Your Statement of Finance	ial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?							
No								
Yes								
Did you pay or agree to pay someone who is not an attorney	to help you fill out bankruptcy forms?							
No								
Yes. Name of person	Attach the Bankruptcy Petition Preparer's Notice,  Declaration, and Signature (Official Form 119).							

Filad 05/27/16 Entered 05/27/16 14:20:25 Desc Main Fill in this information to identify your case: Richard William Crawford Debtor 1 First Name Middle Name Last Name Debtor 2 First Name Middle Name Last Name (Spouse, if filing) United States Bankruptcy Court for the : <u>NORTHERN DISTRICT OF ILLINOIS EASTERN</u> DIVISION District of ILLINOIS Check if this is an amended filing

### Official Form 108

### Statement of Intention for Individuals Filing Under Chapter 7

12/15

If you are an individual filing under chapter 7, you must fill out this form if:

**List Your Creditors Who Have Secured Claims** 

- creditors have claims secured by your property, or
- you have leased personal property and the lease has not expired.

You must file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors,

whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list.

If two married people are filing together in a joint case, both are equally responsible for supplying correct information.

Both debtors must sign and date the form.

Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).

Part 1: 1. For any creditors that you listed in Part 1 of Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D), fill in the information below. Identify the creditor and the property that is collateral What do you intend to do with the property that Did you claim the property secures a debt? as exempt on Schedule C? ☐ Surrender the property No Creditor's name: Superior Choice CU Retain the property and redeem it ☐ Yes Retain the property and enter into a Description of 129 Flamingo Drive Beecher IL 60401 -Reaffirmation Agreement. property Primary Residence securing debt: Retain the property and [explain]: \_\_\_\_ ☐ Surrender the property □ No Creditor's name: Retain the property and redeem it ☐ Yes Retain the property and enter into a Description of Reaffirmation Agreement. property Retain the property and [explain]: securing debt: □ No Creditor's ☐ Surrender the property name: Retain the property and redeem it ☐ Yes Retain the property and enter into a Description of Reaffirmation Agreement. property Retain the property and [explain]: securing debt: Creditor's Surrender the property ☐ No name: Retain the property and redeem it ☐ Yes Retain the property and enter into a Description of Reaffirmation Agreement. property Retain the property and [explain]: \_\_\_\_ securing debt:

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**List Your Unexpired Personal Property Leases** 

For any unexpired personal property lease that you listed in Schedule G: Executory Contracts and Unexpired L	eases (Official Form 106G),
fill in the information below. Do not list real estate leases. Unexpired leases are leases that are still in effect; the	
ended. You may assume an unexpired personal property lease if the trustee does not assume it. 11 U.S.C. § 365	5(p)(2).
Describe your unexpired personal property leases	Will the lease be assumed?
Lessor's name: Pheasant Lake Estates	No
Description of leased property:	Yes
Lessor's name:	□ No
Description of leased property:	☐ Yes
Lessor's name:	□ No
Description of leased property:	☐ Yes
Lessor's name:	□ No
Description of leased property:	Yes
Lessor's name:	□ No
Description of leased property:	☐ Yes
Lessor's name:	□ No
Description of leased property:	∐ Yes
Lessor's name:	□ No
Description of leased property:	Yes
Part 3: Sign Below	
Inder penalty of perjury, I declare that I have indicated my intention about any property of my estate that secure personal property that is subject to an unexpired lease.	s a debt and any
★ /s/ Richard William Crawford Signature of Debtor 1 Signature of Debtor 2	
Date Dated: 05/27/2016	

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B2030 (Form 2030) (12/15)

# United States Bankruptcy Court NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re			
Richard William Crawford / Debtor	Case 1	No:	
	Chapt	ter: Chapter 7	
DISCLOSURE OF	COMPENSATION OF ATTORNEY FOR	DEBTOR	
1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 20 compensation paid to me within one year before the filing rendered or to be rendered on behalf of the debtor(s) in co	of the petition in bankruptcy, or agreed to be	e paid to me, for se	ervices
For legal services, I have agreed to accept	\$1,895.00		
Prior to the filing of this statement I have received	\$665.00		
Balance Due	\$1,230.00		
2. The source of the compensation paid to me was:			
Debtor(s) Other: (specify			
3. The source of compensation to be paid to me is:			
Debtor(s) Other: (specify			
I have not agreed to share the above-disclosed cof my law firm.	ompensation with any other person unless the	ey are members an	d associates
I have agreed to share the above-disclosed comp	pensation with a other person or persons who	are not members of	or associates
5. In return for the above-disclosed fee, I have agreed to case, including:	render legal service for all aspects of the bar	nkruptcy	
a. Analysis of the debtor's financial situation, and bankruptcy;	rendering advice to the debtor in determining	g whether to file a	petition in
b. Preparation and filing of any petition, schedules	statements of affairs and plan which may be	e required;	
c. Representation of the debtor at the meeting of co	editors and confirmation hearing, and any ad	djourned hearings t	hereof;
6. By agreement with the debtor(s), the above-disclosed	fee does not include the following service:		
Fee does <b>NOT</b> include missed meeting or courchapter, judicial lien avoidances, dischargeability actions,			or conversions to another
	CERTIFICATION		$\neg$
I certify that the foregoing is a comp payment to	lete statement of any agreement or arrangement	ent for	
me for representation of the debtor(s) in	this bankruptcy proceedings.		
Date: 05/27/2016	/s/ Jon Kurt Clasing		
Date	Signature of Attorney		
	Geraci Law L.L.C.		

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Name of law firm

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National Headquarters: 55 E. Monrd Street Report Chicago, 1980 503 312:332.1800 help@geracilaw.com

Date: 3/16/2016

Consultation Attorney: SAL

Record #: 705-745



### Chapter 7 Retainer Agreement

The undersigned hires Geraci Law L.L.C. and its associated attorneys for representation in a Chapter7 bankruptoy under the following Attorney fees for the Chapter 7 bankruptcy are \$\frac{107}{2} \] This amount does NOT INCLUDE court filing fees of \$335, or costs for credit counseling or financial management classes. This fee is based on the anticipated amount of work required to complete my case, and upon the information I have provided to date. If any information is incomplete or incorrect, the advice or Chapter may have to change, and this fee may have to be adjusted. This tee includes all work in the representation of my normal Chapter?, including preparation of my bankruptcy petition, schedules and other documents, first341 meeting, reaffirmations, normal correspondence with my creditors and myself, but does NOT include excessive work caused by you, missed341 meetings, reopening the case, amendments to schedules, work on audits or asset cases, objections to exemptions, conversion to another chapter, evidentiary hearings, other contested matters or motions, or adversary proceedings, because these cannot be predicted in setting a flat fee. For work done on these matters, we bill between \$275/hr and \$450/hr for attorney time, based on the attorney doing the work, and \$85 to \$125/hr paralegal time. I agree that more than one attorney and paralegal will work on my case. Fees are "flat fees" and "advance payment retainers" for pre-filing work, become property of this firm on payment, and are deposited into the firm's operating account. Payments are applied to the "flat fee". You may elect to be billed on an hourly basis, but we have found a flat fee is cheaper and benefits you. If this contract is terminated by either party prior to the filing of the case, the firm will refund unearned fees based on the above rates with an accounting, and on request, submit any dispute to binding arbitration within30 days. If I close my file or breach this contract I agree to pay for the work done to that time. I assign to my attorney all amounts tendered as filing fees or court costs and authorize my attorney to transfer said funds from his trust account to his operating account in payment of all outstanding fees owed by me if case is not filed. I understand that bankruptcy laws only allow me to protect a certain amount of my property, and if I have any unprotected property, I understand my Chapter 7 Trustee can sell it if I do not or cannot buy out the Trustee's interest and that the U.S. Trustee may object to my filing a Chapter 7 if they believe I have excess income and should be filing a Chapter 13. I agree to fully cooperate with my attorneys and provide all information requested at any point during the case. I understand that if I do not fully cooperate or provide complete and accurate information, my attorneys may withdraw from representation of me, with the If I have secured debts that I wish to retain (mortgages, financed vehicles or other financed property) that I may be required to sign a reaffirmation agreement with the creditor in order to keep the property, and I must remain current on my payments Many mortgage and car companies refuse to reaffirm the debt but we have found that if you keep up your payments you keep the property anyway. Debts not discharged if they not paid in full: student loans; educational debts & tuition; most tax debts: unfilled, trust fund or late filled tax; undisclosed debts; support/maintenance debts; fines, debts incurred by fraud, or after the case is filed, future condo/HOA dues,or debts listed in your red or green folder as usually not discharged, or found non-dischargeable by a Judge. Representation limited to Bankruptcy Court We don't represent you in state court, or loan modifications or similar matters. I cannot transfer any property or incur any credit or debt without the express permission of my attorney or the Court and I must make full disclosure of all income, expenses, debts and assets in my initial consultation and on my bankruptcy petition.

understand that if I fail to take my financial management class after filing but before discharge, my case may be closed without a discharge, and I will be required to pay rees and costs to have it reopened. I have received the 11U.S.C § 527(a) disclosures.

ney for the peitor(s), Representing Geraci Law L.L.C. rev 150511

ichard Crawford(Debtor)

(Joint Debtor)

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Richard William Crawford / Debtor Bankruptcy Docket #:

Judge:

### **VERIFICATION OF CREDITOR MATRIX**

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 05/27/2016 /s/ Richard William Crawford

**Richard William Crawford** 

X Date & Sign

Record # 705745 B 1D (Official Form 1, Exh.D)(12/08) Page 1 of 1

<sup>\*</sup> Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

B 201A (Form 201A) (11/11)

### UNITED STATES BANKRUPTCY COURT

## NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly- addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

### Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are

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Form B 201A, Notice to Consumer Debtor(s)

Document Page 43 of 47 In re Richard William Crawford / Debtor

d William Crawford / Debtor Page 2

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

## <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

### Chapter 11: Reorganization (\$1,167 filling fee, \$550 administrative fee: Total fee \$1,717)

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Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: 05/27/2016	/s/ Richard William Crawford				
	Richard William Crawford	_			
Dated: 05/27/2016	/s/ Jon Kurt Clasing				
	Attorney: Jon Kurt Clasing	_			

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Debto	r 1 Richard First Name	William Middle Name	Crawford Last Name	Case Number (if know	wn)
Par	t 6: Answer These Question	s for Reporting Purposes			
16.	What kind of debts do you have?	as "incurred by a  No. Go to lin Yes. Go to lin  16b. Are your debts money for a busi  No. Go to lin  Yes. Go to li	in individual primarily for a page 16b. In e 17. In primarily business delenses or investment or through the firm of the firm	ebts? Consumer debts are defined personal, family, or household purposts? Business debts are debts that agh the operation of the business or consumer debts or business debts.	ose." It you incurred to obtain It investment.
	Are you filing under Chapter 7?  Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	Yes. I am filing u	ng under Chapter 7. Go to nder Chapter 7. Do you es ve expenses are paid that	line 18. stimate that after any exempt prope funds will be available to distribute t	rty is excluded and to unsecured creditors?
	How many creditors do you estimate that you owe?	1-49 50-99 100-199 200-999		0-5,000 1-10,000 01-25,000	☐ 25,001-50,000 ☐ 50,001-100,000 ☐ More than 100,000
	How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,00 \$500,001-\$1 millio	\$10, 00 <b>\$</b> 50,	00,001-\$10 million 000,001-\$50 million 000,001-\$100 million ,000,001-\$500 million	☐\$500,000,001-\$1 billion ☐\$1,000,000,001-\$10 billion ☐\$10,000,000,001-\$50 billion ☐More than \$50 billion
(	How much do you estimate your liabilities to be?  7: Sign Below	■ \$0-\$50,000 □ \$50,001-\$100,000 □ \$100,001-\$500,00 □ \$500,001-\$1 millio	0 ☐ \$10,6 00 ☐ \$50,6	00,001-\$10 million 000,001-\$50 million 000,001-\$100 million ,000,001-\$500 million	☐ \$500,000,001-\$1 billion ☐ \$1,000,000,001-\$10 billion ☐ \$10,000,000,001-\$50 billion ☐ More than \$50 billion
For y	ou	I have examined this pe correct.	tition, and I declare under p	penalty of perjury that the information	on provided is true and
		of title 11, United States under Chapter 7. If no attorney represents this document, I have of	code. I understand the rel	e that I may proceed, if eligible, und ief available under each chapter, as gree to pay someone who is not an required by 11 U.S.C. § 342(b).	nd I choose to proceed attorney to help me fill out
		I understand making a fa	alse statement, concealing can result in fines up to \$26, 1519, and 3571.	property, or obtaining money or property, or obtaining money or property, or imprisonment for up to 20 Signature of	operty by fraud in connection D years, or both.  f Debtor 2

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re NOR I THE Richard William Crawford / Debtor

Bankruptcy Docket #:

Judge:

### **VERIFICATION OF CREDITOR MATRIX**

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 5 7 /2016

Richard William Crawford

X Date & Sign

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Debtor	1	Richard		William	<u> </u>	Crawford			Casa Number (6 to			
		First Name		Middle Name		Last Name			Case Number (if known)			<del></del>
Performance of the Control of the Co				4.4 TO					Column A Debtor 1		nn 8 or 2 or iling spouse	
			mpensation						\$0.00		\$0.00	
Do I und	not e er th	enter the am e Social Se	ount if you count	ontend that the ar stead, list it here:.	nount received	d was a benefi	it				Ψ0.00	
For	уоц	r spouse		***************************************								•
9. <b>Pe</b> r	noior	or retirem		Do not include an		eived that was	·a		•			
10. <b>Inc</b>	ome	from all oti	ner sources	not listed above	Specify the so	uirce and amo	n int		\$0.00		\$0.00	
as a	iot i	tim of a war	crime, a crin	ived under the So ne against human sources on a sep	icial Security A	ct or payment	ts received					
10a.						a pat trie total	on line 10c.		\$0.00	\$	0.00	
10b.									\$ 0.00	Ψ	\$0.00	
10c.	Tota			e pages, if any.	-				\$0.00			
11. Calc	culat	e your tota	l current mo	nthly income. Ad	d lines 2 throu	gh 10 for each	n			ş	\$0.00	
colu	mn.	Then add ti	ne total for C	olumn A to the tot	al for Column	В.		•	\$520.00 +		\$0.00 =	\$520.0
Part 2	ulat	e your curr	ent monthly	Means Test Applincome for the ye	ear. Follow the	ese stens:						
12a.	Co	py your tota	al current mo	nthly income from	line 11				Copy line 11 here		12a.	\$520.0
	Mι	ıltiply by 12	(the number	of months in a ye	ar).						<u></u>	x 12
12b.	Th	e result is y	our annual ir	come for this part	of the form.						12b.	\$6,240.00
3. Calc	ulate	the media	n family inc	ome that applies	to you. Follow	these steps:					<b></b>	
			ich you live.				L					
Fill in	the	number of p	people in you	r household.			1					
				or your state and s income amounts, may also be availa				eparate	······		13.	\$49,741.00
. How	do ti	he lines cor	npare?			A Commence of the			*****			
14a.	x i	ne 12b is le o to Part 3.	ss than or e	jual to line 13. On	the top of pag	je 1, check bo	x 1, There is	no presun	nption of abuse.			
14b.	∐i G	ne 12b is m o to Part 3 a	ore than line and fill out Fo	13. On the top of orm 122A-2.	page 1, check	box 2, The p	oresumption of	f abuse is	determined by Form 122	A-2.		
Part 3:		Sign Below	,			•						
	By s	signing here	) declare vi	nder penalty of pe	rivry that the ir	nformation on	this statement	t and in an	y attachments is true and	correct.		
	7	Sich	aro	W. W.	wof	4			$\mathcal{L}(X)$			* * * * * * * * * * * * * * * * * * * *
	ח	ate 5		/2016	π <b>α <i>ν</i></b> 	e en						
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				IOT fill out or file i								
	ıı yo	u checked l	ne 140, till o	ut Form 122A-2 a	nd file it with th	nis form.						

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Form B 201A, Notice to Consumer Debtor(s)

In re Richard William Crawford / Debtor

Page 2

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Dated: \_\_\_\_\_\_/\_/2016

Richard William Crawford

X Date & Sign

Dated: \_\_\_\_\_\_/2016

Attorney: Selvedor Cutierrez

# 705745

Form B 201A, Notice to Consumer Debtor(s)

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